

In re:
Fonte Evonne Thomas
Debtor

Case No. 17-12032-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 25, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2021:

Recip ID	Recipient Name and Address
db	+ Fonte Evonne Thomas, 1701 W Colonial Street, Philadelphia, PA 19126-3415
13933655	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13888575	+ PGW, 800 W. Montgomery Ave, Philadelphia, PA 19122-2806
13888584	+ Trumark Financial Cu, 1000 Northbrook Dr, Trevose, PA 19053-8430

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 25 2021 23:42:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 26 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 25 2021 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 25 2021 23:42:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13906478	EDI: BECKLEE.COM	Jun 26 2021 03:38:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13978398	Email/Text: megan.harper@phila.gov	Jun 25 2021 23:42:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13961320	+ EDI: WFNNB.COM	Jun 26 2021 03:38:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14552791	+ EDI: LCIBAYLN	Jun 26 2021 03:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
13959874	EDI: Q3G.COM	Jun 26 2021 03:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13940899	Email/PDF: resurgentbknofications@resurgent.com	Jun 25 2021 23:43:08	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13953711	+ EDI: MID8.COM	Jun 26 2021 03:38:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13962620	EDI: PRA.COM	Jun 26 2021 03:38:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

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13928629	EDI: Q3G.COM	Jun 26 2021 03:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14215981	+ Email/Text: bncmail@w-legal.com	Jun 25 2021 23:42:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13923679	+ Email/Text: bncmail@w-legal.com	Jun 25 2021 23:42:00	TD Bank USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
13923167	+ Email/Text: bncmail@w-legal.com	Jun 25 2021 23:42:00	USAA Federal Savings Bank, C/O Weinstein & Riley, PS, 2001 Western Ave Suite 400, Seattle, WA 98121-3132
13902566	+ Email/Text: bncmail@w-legal.com	Jun 25 2021 23:42:00	USAA SAVINGS BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13932782	+ EDI: AIS.COM	Jun 26 2021 03:38:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13953547	EDI: WFFC.COM	Jun 26 2021 03:38:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
14170022	EDI: WFFC.COM	Jun 26 2021 03:38:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14072619	EDI: ECAST.COM	Jun 26 2021 03:38:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2021 at the address(es) listed below:

Name	Email Address
GEORGETTE MILLER	on behalf of Debtor Fonte Evonne Thomas jcarlson@margolisedelstein.com;mcon1@margolisedelstein.com;Miller.GeorgetteR50524@notify.bestcase.com;mlee@margolisedelstein.com;csmith@margolisedelstein.com
JAMES P. SHAY	on behalf of Creditor Ocwen Loan Servicing LLC james.shay@phelanhallinan.com

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JEROME B. BLANK

on behalf of Creditor Ocwen Loan Servicing LLC paeb@fedphe.com

JODI L. HAUSE

on behalf of Creditor FREDDIE MAC jodi.hause@phelanhallinan.com paeb@fedphe.com

JOSEPH ANGIO DESSOYE

on behalf of Creditor Ocwen Loan Servicing LLC paeb@fedphe.com

LISA CANCANON

on behalf of Creditor USAA Federal Savings Bank LisaC@w-legal.com Llombardi06@law.du.edu

REBECCA ANN SOLARZ

on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor Community Loan Servicing LLC bkgroup@kmlawgroup.com

SHERRI J. SMITH

on behalf of Creditor PHH MORTGAGE CORPORATION ssmith@pincuslaw.com pa.bkecf@fedphe.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor Ocwen Loan Servicing LLC paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 12

Information to identify the case:

Debtor 1	Fonte Evonne Thomas	Social Security number or ITIN	xxx-xx-1151
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	17-12032-mdc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fonte Evonne Thomas
aka Fonte Sullivan

6/24/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.